

BANCPLUS CORPORATION

	CPP Disbursement Date 02/20/2009	RSSD (Holding Company) 1097306	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$2,229	\$2,177	-2.3%		
Loans	\$1,494	\$1,322	-11.5%		
Construction & development	\$227	\$156	-31.2%		
Closed-end 1-4 family residential	\$367	\$366	-0.3%		
Home equity	\$61	\$51	-15.7%		
Credit card	\$0	\$0			
Other consumer	\$51	\$26	-48.6%		
Commercial & Industrial	\$147	\$133	-9.3%		
Commercial real estate	\$406	\$366	-9.7%		
Unused commitments	\$95	\$196	105.2%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$25	\$19	-24.4%		
Asset-backed securities	\$0	\$0			
Other securities	\$497	\$524	5.5%		
Cash & balances due	\$50	\$128	156.7%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$78	\$65	-16.2%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$93	\$63	-31.9%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$2,026	\$1,965	-3.0%		
Deposits	\$1,714	\$1,696	-1.0%		
Total other borrowings	\$306	\$263	-14.1%		
FHLB advances	\$196	\$170	-12.9%		
Equity					
Equity capital at quarter end	\$203	\$212	4.4%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$3	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	9.0%	9.6%	--		
Tier 1 risk based capital ratio	12.6%	14.2%	--		
Total risk based capital ratio	13.9%	15.5%	--		
Return on equity ¹	-0.4%	8.6%	--		
Return on assets ¹	0.0%	0.8%	--		
Net interest margin ¹	4.6%	4.5%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	113.8%	104.7%	--		
Loss provision to net charge-offs (qtr)	245.8%	93.8%	--		
Net charge-offs to average loans and leases ¹	1.0%	1.8%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	6.2%	7.2%	0.7%	1.5%	--
Closed-end 1-4 family residential	1.6%	1.9%	0.2%	0.2%	--
Home equity	0.1%	0.3%	0.3%	0.1%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.6%	0.3%	0.3%	0.3%	--
Commercial & Industrial	0.4%	0.8%	0.3%	0.4%	--
Commercial real estate	0.8%	1.0%	0.0%	0.2%	--
Total loans	1.7%	2.0%	0.3%	0.5%	--